



Order Filed on October 17, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

49440

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Attorney for AmeriCredit Financial Services, Inc. d/b/a
GM Financial

In Re:

RICHARD EDWARDS

Case No.: 19-11287

Adv. No.:

Hearing Date: 9-18-19

Judge: RG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: October 17, 2019

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Richard Edwards

19-11287(RG)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc. d/b/a GM Financial, with the appearance of James Fitzpatrick, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor, his attorney and the non-filing co-debtor, Sueann S. Kerr under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc. d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2016 NISSAN ALTIMA bearing vehicle identification number 1N4AL3AP1GC203843 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing, the debtor was \$2151.92 in arrears post-petition through and including the September payment to GM Financial. The debtor shall cure those arrears by 9-30-19. If the debtor fails to cure arrears by 9-30-19, AmeriCredit Financial Services, Inc. d/b/a GM Financial shall receive stay relief as to the debtor and non-filing co-debtor, Sueann S. Kerr to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, his attorney and the non-filing co-debtor.
3. After curing arrears, the debtor shall make all retail installment contract payments to AmeriCredit Financial Services, Inc. d/b/a GM Financial when due, being the 12th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc. d/b/a GM Financial shall receive stay relief as to the debtor and non-filing co-debtor, Sueann S. Kerr to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, his attorney and the non-filing co-debtor.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc. d/b/a GM Financial shall receive as to the debtor and non-filing co-debtor, Sueann S. Kerr to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor, his attorney and the non-filing co-debtor.
5. The debtor shall pay to AmeriCredit Financial Services, Inc. d/b/a GM Financial through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Richard Edwards
Debtor

Case No. 19-11287-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db +Richard Edwards, 33 Ely Place, East Orange, NJ 07017-3304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick on behalf of Debtor Richard Edwards nickfitz.law@gmail.com, nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;r53165@notify.bestcase.com
John R. Morton, Jr. on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr. on behalf of Creditor AmeriCredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Kevin Gordon McDonald on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald on behalf of Debtor Richard Edwards nickfitz.law@gmail.com
Sarah J. Crouch on behalf of Debtor Richard Edwards nickfitz.law@gmail.com, nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9